

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In re: ) CASE NO: 19-40717-399  
 )  
TIMOTHY W. DAVIS, ) CHAPTER 13  
 )  
Debtor. ) MEMORANDUM OF AMENDMENT  
 ) TO SCHEDULES

**MEMORANDUM OF AMENDMENT TO SCHEDULES**  
**CHAPTER 13 CASE**

Under Local Rule 1009, Debtor provides the following explanation for the Amended Schedules I and J, filed November 11, 2021 in her above-captioned bankruptcy case, and states as follows:

1. Amended Schedule I to reflect increased income—Debtor has changed employers, and now works for Product Development, a part of Bi-State Development; and
2. Amended Schedule J: Schedule J amended to increase Debtor's household expenses to a sustainable level, and to indicate that Debtor can afford the Plan payment, which is unchanged.

WHEREFORE, Debtors respectfully request that the Amended Schedules I and J to update Debtor's income and her expenses be allowed in this Bankruptcy Case.

Date: November 11, 2021

/s/Rochelle Stanton  
ROCHELLE D. STANTON, MO Bar #49641  
Attorney for Debtor, Fed. Bar #49641MO  
745 Old Frontenac Square, Ste. 202  
Frontenac, MO 63131  
(314) 991-1559  
(314) 991-1183 Fax

**CERTIFICATE OF MAILING/SERVICE**

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on November 11, 2021, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on November 11, 2021.

Diana S. Daugherty, Esq.  
Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143.

The Office of the United States Trustee  
111 S. Tenth Street, Ste. 6353  
Thomas Eagleton Federal Courthouse  
St. Louis, MO 63102

Sworn and executed under penalty of perjury this 11<sup>th</sup> day of November, 2021 at Frontenac, Missouri.

/s/Rochelle Stanton  
ROCHELLE D. STANTON, MO Bar #49641  
Attorney for Debtor, Fed. Bar #49641MO  
745 Old Frontenac Square, Ste. 202  
Frontenac, MO 63131  
(314) 991-1559/(314) 991-1183 Fax

Fill in this information to identify your case:

Debtor 1	Timothy W. Davis
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	EASTERN DISTRICT OF MISSOURI
Case number (if known)	19-40717

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

## Official Form 106I

### Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- Employed  
 Not employed

Debtor 2 or non-filing spouse

- Employed  
 Not employed

Occupation

Mechanic

Employer's name

Bi-State Development

Employer's address

3300 Spruce Street  
Saint Louis, MO 63103

How long employed there?

2 1/2 weeks

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross income. Add line 2 + line 3.

For Debtor 1	For Debtor 2 or non-filing spouse
2. \$ 5,163.60	\$ N/A
3. +\$ 0.00	+\$ N/A
4. \$ 5,163.60	\$ N/A

<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
\$ <b>5,163.60</b>	\$ <b>N/A</b>

<b>Copy line 4 here</b>	4.	\$ <b>5,163.60</b>	\$ <b>N/A</b>
<b>5. List all payroll deductions:</b>	5a.	\$ <b>416.39</b>	\$ <b>N/A</b>
5b. <b>Mandatory contributions for retirement plans</b>	5b.	\$ <b>249.17</b>	\$ <b>N/A</b>
5c. <b>Voluntary contributions for retirement plans</b>	5c.	\$ <b>0.00</b>	\$ <b>N/A</b>
5d. <b>Required repayments of retirement fund loans</b>	5d.	\$ <b>0.00</b>	\$ <b>N/A</b>
5e. <b>Insurance</b>	5e.	\$ <b>130.00</b>	\$ <b>N/A</b>
5f. <b>Domestic support obligations</b>	5f.	\$ <b>0.00</b>	\$ <b>N/A</b>
5g. <b>Union dues</b>	5g.	\$ <b>78.00</b>	\$ <b>N/A</b>
5h. <b>Other deductions. Specify:</b>	5h.+	\$ <b>0.00</b>	+ \$ <b>N/A</b>
<b>6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.</b>	6.	\$ <b>873.56</b>	\$ <b>N/A</b>
<b>7. Calculate total monthly take-home pay. Subtract line 6 from line 4.</b>	7.	\$ <b>4,290.04</b>	\$ <b>N/A</b>
<b>8. List all other income regularly received:</b>	8a.	\$ <b>0.00</b>	\$ <b>N/A</b>
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8b.	\$ <b>0.00</b>	\$ <b>N/A</b>
8b. <b>Interest and dividends</b>	8c.	\$ <b>0.00</b>	\$ <b>N/A</b>
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8d.	\$ <b>0.00</b>	\$ <b>N/A</b>
8d. <b>Unemployment compensation</b>	8e.	\$ <b>0.00</b>	\$ <b>N/A</b>
8e. <b>Social Security</b>	8f.	\$ <b>0.00</b>	\$ <b>N/A</b>
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8g.	\$ <b>0.00</b>	\$ <b>N/A</b>
8g. <b>Pension or retirement income</b>	8h.	\$ <b>0.00</b>	\$ <b>N/A</b>
8h. <b>Other monthly income. Specify:</b>	8h.+	\$ <b>0.00</b>	+ \$ <b>N/A</b>
<b>9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.</b>	9.	\$ <b>0.00</b>	\$ <b>N/A</b>
<b>10. Calculate monthly income. Add line 7 + line 9.</b> Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <b>4,290.04</b>	+ \$ <b>N/A</b> = \$ <b>4,290.04</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11.	+\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.</b> Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12.	\$ <b>4,290.04</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		<b>Combined monthly income</b>	
<input type="checkbox"/> No.			
<input checked="" type="checkbox"/> Yes. Explain:	Net income will be decreased by amounts deducted from Debtor's wages and health insurance, which are estimated at present. Health insurance is estimated to be \$30.00 per week or more, and Union Dues are estimated to be \$18.00 weekly.		

Fill in this information to identify your case:

Debtor 1	Timothy W. Davis
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI	
Case number (If known)	19-40717

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

Son

13

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 400.00

If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

Your expenses

4a. \$	0.00
4b. \$	0.00
4c. \$	20.00
4d. \$	0.00
5. \$	0.00

**6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$ <u>200.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>105.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>165.00</u>
6d. Other. Specify:	6d. \$ <u>0.00</u>

**7. Food and housekeeping supplies**

8. Childcare and children's education costs	8. \$ <u>150.00</u>
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**9. Clothing, laundry, and dry cleaning****10. Personal care products and services****11. Medical and dental expenses****12. Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ <u>360.00</u>
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**13. Entertainment, clubs, recreation, newspapers, magazines, and books****14. Charitable contributions and religious donations****15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>224.00</u>
15d. Other insurance. Specify:	15d. \$ <u>0.00</u>

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: **Personal Prop. Tax**

16. \$ <u>90.00</u>
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**17. Installment or lease payments:**

17a. Car payments for Vehicle 1	17a. \$ <u>650.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify:	17c. \$ <u>0.00</u>
17d. Other. Specify:	17d. \$ <u>0.00</u>

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).****19. Other payments you make to support others who do not live with you.**

Specify:

19. \$ <u>0.00</u>
--------------------

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

**21. Other. Specify: Postage/Mailings****22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

\$ <u>3,391.00</u>
--------------------

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ <u>3,391.00</u>
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**23. Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from Schedule I.

23a. \$ <u>4,290.04</u>
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23b. Copy your monthly expenses from line 22c above.

23b. -\$ <u>3,391.00</u>
--------------------------

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ <u>899.04</u>
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**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

**Fill in this information to identify your case:**

Debtor 1	<b>Timothy W. Davis</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF MISSOURI		
Case number (if known)	19-40717		

Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Timothy W. Davis

Timothy W. Davis  
Signature of Debtor 1

Date November 10, 2021

X

Signature of Debtor 2

Date \_\_\_\_\_